

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RICHARD MICHAEL  
CALLAGHAN, JR.  
JOYCE M CALLAGHAN

Debtor(s)

Case No. 19-22310JAD

Ronda J. Winnecour

Chapter 13

Movant

Document No. \_\_\_\_

vs.

BANK OF NEW YORK MELLON

Respondent(s)

**INTERIM NOTICE OF CURE OF ARREARS**

Chapter 13 Trustee Ronda J. Winnecour gives notice to the holder(s) of claims secured by a security interest in the debtor's principal residence, i.e. the Respondent(s) named above, that the amount required to cure the **prepetition** default has been paid in full. This notice does not replace the notice required by Bankruptcy Rule 3002.1(f), which will be filed and served by the Trustee after the debtors have completed all payments required under the plan.

The holders of a claim secured by a security interest in the debtor's principal residence are requested to notify the debtor, debtor's counsel and the Trustee if the creditor does not agree that the debtor has paid in full the amount required to cure the **prepetition** default on the claim. The statement should itemize the required cure, excluding postpetition amounts due, if any, that the holder contends remain unpaid as of the date of the statement.

Trustee Record Number - 15  
Court Claim Number - 9-2

7/7/2023

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmeccf@chapter13trusteewdpa.com

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**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Interim Notice of Cure of Arrears upon the following, by regular United States mail, postage prepaid, addressed as follows:

RICHARD MICHAEL CALLAGHAN, JR., JOYCE M CALLAGHAN, 1887 ST. RT. 356, LEECHBURG,  
PA 15656  
ELSIE R LAMPL ESQ, 240 EAST PITTSBURGH ST, GREENSBURG, PA 15601  
BANK OF NEW YORK MELLON, C/O BANK OF AMERICA NA\*\*, PO BOX 660933, DALLAS, TX  
75266-0933  
BANK OF AMERICA NA, ATTN BANKRUPTCY NOTICING, PO BOX 31785, TAMPA, FL 33631-3785  
KML LAW GROUP PC\*, 701 MARKET ST STE 5000, PHILADELPHIA, PA 19106

07/07/2023

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee  
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